EXHIBIT 4



BANK OF AMERICA

www.bankofamerica.com

LL 1212 315 576 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 26475 #@01 AB 0.412

December 10, 2019

Account number ending in: 1801

Lewis E Keener Sr: unfortunately, we're unable to approve your recent fraud claim.

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed the charge(s) was made using one of your verified devices, like a cell phone or tablet.

What's Next

- Any temporary credits applied to your account will be removed.
 You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.

If you have new or additional information that wasn't provided earlier, please submit to PO Box 982237, El Paso, TX 79998 or call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

Thank you for your patience while we researched your claim.